

**Information to identify the case:**

Debtor 1	<u>Ralph F. Gates Jr.</u>	Social Security number or ITIN	xxx-xx-7018
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laura M. Gates</u>	Social Security number or ITIN	xxx-xx-9063
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-14693-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ralph F. Gates Jr.

Laura M. Gates  
aka Laura M. Dean

6/22/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ralph F. Gates, Jr.  
 Laura M. Gates  
 Debtors

Case No. 18-14693-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb	+Ralph F. Gates, Jr., Laura M. Gates, 1453 Meadow Woods Road, Buffalo, SC 29321-2918
517380164	+ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517380169	+Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
517380173	+Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297
517380172	+Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517380178	+KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
517380175	+Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823
517380181	+Red Bank Veterinary Hospital, 197 Hance Ave, Eatontown, NJ 07724-2764
517380183	+Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:49	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517380167	+E-mail/Text: bankruptcy.bnc@ditech.com Jun 23 2018 00:00:19	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517380180	+E-mail/Text: Bankruptcies@nragroup.com Jun 23 2018 00:01:56	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517380749	+EDI: RMSC.COM Jun 23 2018 03:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517380182	+EDI: RMSC.COM Jun 23 2018 03:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517380165*	+ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517380166*	+ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517380168*	+Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517380170*	+Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
517380171*	+Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
517380174*	+Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
517380179*	+KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
517380176*	+Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823
517380177*	+Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
 Lee Martin Perlman on behalf of Debtor Ralph F. Gates, Jr. ecf@newjerseybankruptcy.com, lmpcourt@gmail.com  
 Lee Martin Perlman on behalf of Joint Debtor Laura M. Gates ecf@newjerseybankruptcy.com, lmpcourt@gmail.com  
 Thomas J Subranni trustee@subranni.com, ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solutions.com  
 Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com, ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solutions.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Jun 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6